ABSTRACT OF THE DISCLOSURE

An On-Board wireless transaction system including a card reader/writer and a GSM modem, and adapted for use in a motor vehicle to directly order commodities wirelessly and complete the transaction on the real time. The card reader/writer reads value-added points from a fare card. An On-Board Unit deducts the transaction points from the value-added points and writes the balance points into the fare card upon an ordering demand, and wirelessly transmits the PIN of the fare card and the data of the transaction points with the GSM modem through a GSM wireless network to a shop-end computer for enabling the contracted shop to provide the commodity and to complete the transaction. The shop-end computer has the function of calculating the accumulated transaction points corresponding every PIN (personal identification number) of the fare card for providing a bonus accumulated points promotion.